

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**John H. Murrio**  
46-5367233, 83-3415455  
**Marlene A. Murrio**  
**aka Marlene Kessler**  
Debtor(s)

Bankruptcy Case No.: 19-24599-GLT  
Issued Per 8/19/2021 Proceeding  
Chapter: 13  
Docket No.: 43 - 39, 42  
Concil. Conf.: August 19, 2021 at 09:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 7/20/2021 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☒ B. The length of the Plan is increased to a total of 76 months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Aug. 19, 2021 at 09:00 AM, in remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 7 of PA Revenue, Claim No. 6-2 of IRS, Claim No. 23 of South Park SD and South Park Township EIT .
- ☒ H. Additional Terms: Trustee's Certificate of Default [Dkt. No. 39] is resolved by the confirmation of this order.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge  
United States Bankruptcy Court

Dated: August 20, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:  
John H. Murrio  
Marlene A. Murrio  
Debtors

Case No. 19-24599-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 20, 2021

User: dbas  
Form ID: 149

Page 1 of 4  
Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ John H. Murrio, Marlene A. Murrio, 1931 Sleepy Hollow Road, South Park, PA 15129-9112
cr	+ JPMorgan Chase Bank, N.A. s/b/m/t Chase Bank USA,, c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
cr	+ TOWNSHIP OF SOUTH PARK AND SOUTH PARK SCHOOL DISTR, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
15163930	Big's Sanitation, Inc., 4859 State Route 51 North, Rostraver, Pennsylvania 15012-4407
15163933	+ CENLAR, P.O. Box 77404, Ewing, New Jersey 08628-6404
15163932	Capital One Bank - Cabela's, P.O. Box 71083, Charlotte, North Carolina 28272-1083
15183985	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15163935	+ City and School District of Pittsburgh, Department of Finance, 414 Grant Street, Pittsburgh, Pennsylvania 15219-2409
15163940	+ Creditech Collection Solutions, P.O. Box 99, Bangor, Pennsylvania 18013-0099
15195664	+ Crescent Mortgage Company, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
15163941	+ Dale K. Cowher & Company LLC, 250 Mt. Lebanon Blvd., Suite 401, Pittsburgh, Pennsylvania 15234-1249
15163943	+ Erie Insurance Co., Brennan & Clark, 721 East Madison St., Ste. 200, Villa Park, Illinois 60181-3083
15163944	+ Estate of Mary B. Smith, Joanne Valco, Executrix, 750 Beechland Street, Homestead, Pennsylvania 15120-2902
15163945	+ Gery Heating & Cooling, Inc., 1408 West Liberty Avenue, Pittsburgh, Pennsylvania 15226-1102
15163946	Global Client Solutions, LLC, 4500 S. 129th Street, Suite 175, Tulsa, Oklahoma 74134
15163948	Harley-Davidson Credit Corp., Dept. 15129, Palantine, Illinois 60055-5129
15183039	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
15163949	+ Honorable James A. Motznik, 736 Brookline Blvd., Pittsburgh, Pennsylvania 15226-2178
15181662	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15163954	+ Medi-Help Medical Center, 1691 Washington Road, Pittsburgh, Pennsylvania 15228-1631
15163960	+ Robert J. Garvin, Esquire, 1806 Frick Building, 417 Grant Street, Pittsburgh, Pennsylvania 15209-5603
15163964	+ Target Card Services, P.O. Box 660170, Dallas, Texas 75266-0170
15190202	+ The Estate of Mary B. Smith, c/o Joanne Valco, 750 Beechland St., Pittsburgh, PA 15120-2902
15190584	+ Township of South Park & South Park SD, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101

TOTAL: 24

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Aug 20 2021 23:16:38	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15181144	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 20 2021 23:07:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
15282565	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 20 2021 23:07:00	ACAR Leasing LTD dba GM Financial Leasing, P.O Box 183853, Arlington, TX 76096-3853
15163942	Email/Text: kburkley@bernsteinlaw.com	Aug 20 2021 23:07:00	Duquesne Light, Payment Processing Center, P.O. Box 10, Pittsburgh, Pennsylvania 15230-0010
15163931	+ Email/PDF: gecsed@recoverycorp.com	Aug 20 2021 23:16:34	BP/Synchrony Bank, P.O. Box 530942, Atlanta, Georgia 30353-0942
15163929	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

District/off: 0315-2

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Total Noticed: 65

		Aug 20 2021 23:16:39	Best Buy Credit Services, P.O. Box 790441, St. Louis, Missouri 63179-0441
15191387	+ Email/PDF: rmscedi@recoverycorp.com	Aug 20 2021 23:16:35	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15174219	+ Email/Text: documentfiling@lciinc.com	Aug 20 2021 23:07:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
15169571	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 20 2021 23:16:37	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15163934	Email/PDF: ais.chase.ebn@americaninfosource.com	Aug 20 2021 23:16:37	Chase (P.O. Box 15123, Wilmington, Dela, P.O. Box 15123, Wilmington, Delaware 19850-5123
15163936	Email/Text: documentfiling@lciinc.com	Aug 20 2021 23:07:00	Comcast, P.O. Box 3002, Southeastern, Pennsylvania 19398-3002
15163937	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 20 2021 23:07:00	Comenity - The Buckle, P.O. Box 659704, San Antonio, Texas 78265-9704
15163938	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 20 2021 23:07:00	Comenity - Venus, P.O. Box 659617, San Antonio, Texas 78265-9617
15163939	+ Email/Text: bankruptcy_notifications@ccsusa.com	Aug 20 2021 23:07:00	Credit Collection Services, 725 Canton Street, Norwood, Massachusetts 02062-2679
15163952	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 20 2021 23:16:39	Macy's, P.O. Box 9001094, Louisville, Kentucky 40290-1094
15163953	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 20 2021 23:16:43	Macy's American Express Account, P.O. Box 9001108, Louisville, Arizona 40290-1108
15187140	Email/Text: bnc-quantum@quantum3group.com	Aug 20 2021 23:07:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15192258	+ Email/Text: kbarkley@bernsteinlaw.com	Aug 20 2021 23:07:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15163947	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 20 2021 23:07:00	GM Financial, P.O. Box 78143, Phoenix, Arizona 85062-8143
15163950	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 20 2021 23:07:00	Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, Pennsylvania 19101-7346
15191388	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 20 2021 23:07:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15163951	+ Email/Text: PBNCNotifications@peritusservices.com	Aug 20 2021 23:07:00	Kohl's Payment Center, P.O. Box 2983, Milwaukee, Wisconsin 53201-2983
15173269	Email/PDF: resurgentbknofications@resurgent.com	Aug 20 2021 23:16:35	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15173268	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 20 2021 23:16:42	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15163955	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 20 2021 23:16:34	Merrick Bank, P.O. Box 660702, Dallas , Texas 75266-0702
15163956	+ Email/Text: Bankruptcies@nragroup.com	Aug 20 2021 23:07:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, Pennsylvania 17111-1036
15163959	Email/Text: Bankruptcy.Notices@pnc.com	Aug 20 2021 23:07:00	PNC Bank, P.O. Box 856177, Louisville, Kentucky 40285
15189974	Email/Text: Bankruptcy.Notices@pnc.com	Aug 20 2021 23:07:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15185545	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 20 2021 23:16:34	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

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15163957	Email/PDF: gecsed@recoverycorp.com	Aug 20 2021 23:16:38	PayPal Credit Services/SYNCB, P.O. Box 960080, Orlando, Florida 32896-0080
15163958	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 20 2021 23:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, Pennsylvania 17128-0946
15190492	Email/Text: bnc-quantum@quantum3group.com	Aug 20 2021 23:07:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15163961	Email/Text: bankruptcy@sccompanies.com	Aug 20 2021 23:07:00	Seventh Avenue, 1112 7th Avenue, Monroe, Wisconsin 53566-1364
15181718	+ Email/Text: bankruptcy@sccompanies.com	Aug 20 2021 23:07:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15191257	+ Email/PDF: gecsed@recoverycorp.com	Aug 20 2021 23:16:38	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15165023	+ Email/PDF: gecsed@recoverycorp.com	Aug 20 2021 23:16:42	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15163962	+ Email/PDF: gecsed@recoverycorp.com	Aug 20 2021 23:16:38	Synchrony Bank - Zuliliy Credit Card, 170 Election Road, Suite 125, Draper, Utah 84020-6425
15163963	Email/PDF: gecsed@recoverycorp.com	Aug 20 2021 23:16:34	Synchrony Bank/QCard, P.O. Box 530905, Atlanta, Georgia 30353-0905
15194277	+ Email/Text: bncmail@w-legal.com	Aug 20 2021 23:07:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15192307	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Aug 20 2021 23:07:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
15163965	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Aug 20 2021 23:07:00	US Bank, P.O. Box 108, St. Louis , Missouri 63166-0108

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		ACAR Leasing LTD dba GM Financial Leasing
cr		Crescent Mortgage Company
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: dbas

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Crescent Mortgage Company bnicholas@kmlawgroup.com
Francis E. Corbett	on behalf of Joint Debtor Marlene A. Murrio fcorbett@fcorbettlaw.com fcorbett7@gmail.com
Francis E. Corbett	on behalf of Debtor John H. Murrio fcorbett@fcorbettlaw.com fcorbett7@gmail.com
Jeffrey R. Hunt	on behalf of Creditor TOWNSHIP OF SOUTH PARK AND SOUTH PARK SCHOOL DISTRICT jhunt@grblaw.com cnoroski@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7